Question 1:   Please detail your process for suspending a provider. How many providers have you suspended and why? Do you review card holders from suspended providers?

CareCredit monitors merchants for anti-consumer behavior, including through metrics such as disputes and chargebacks, as well as through other types of complaints. Merchants who are deemed to be high risk based on these metrics may be terminated or requested to take corrective action. Those who do not take the appropriate action are terminated. In this context, CareCredit terminated approximately 550 merchants from the network between January 1, 2021 and December 31, 2022.

CareCredit reviews those transactions that consumers dispute, regardless of the merchant status.

Question 2: Please share additional delinquency rate data for CareCredit cards. Is the delinquency rate for CareCredit cards higher than credit cards issued by the company as a whole? Specifically, what percentage of CareCredit cards were 30 or more days past due?

CareCredit's 30 day+ delinquency rate was less than 5% for the 12-month period ended September 30, 2022.

Question 3: Please provide a list of all hospitals in your network and share whether they are non-profit or for-profit hospitals.

Schedule I attached hereto contains a list of entities CareCredit has identified as either a hospital, or a department within the hospital, that participates in some way in the CareCredit network. CareCredit does not have information regarding the tax status for the vast majority of these entities. For the few that CareCredit has such information, those that are nonprofit are marked with a single asterisk and those that are for profit are marked with two asterisks.

Question 4: Does CareCredit bar hospitals from billing patients who may be eligible for free or reduced-price care, or for coverage through government or private-sector insurance? Please provide copies of the language described in your written response that "specifically state[s] that the CareCredit program is designed to operate alongside (and not part of or in lieu of) such system's existing assistance programs."

Payment card networks do not have a role in determining which patients a hospital bills or how much they are billed for particular components of their care. In fact, HIPAA precludes CareCredit from receiving the information needed to make such determinations, except in limited instances where we are required to adjudicate a dispute to which information would be relevant.

Our template multiyear agreement for health systems contains the following recital:

> "The [CareCredit] Program is designed to be offered to Health System patients pre-service, at point of service, and post-service, and operate alongside (and not part of or in lieu of) Health System's existing patient assistance or financial assistance programs."

Question 5: Please provide a description of the sponsorship or royalty payments that CareCredit provides to professional and other associations.

CareCredit's relationships with professional and other associations pertain to associations of commercial, not consumer, entities. The terms of these relationships vary, but generally provide for one or more of the following types of payments made by CareCredit to the association:

- A sponsorship payment (often in conjunction with CareCredit being recognized as a sponsor at the association's annual tradeshow or meeting);
- An enrollment royalty where CareCredit pays the association an amount for each professional member (e.g. dentist, veterinarian, cosmetic surgeon) that the association refers to the CareCredit network; or
- A sales royalty where CareCredit pays the association a percentage of the sales resulting from new professional member enrollments attributed to the association.

Question 6: Please provide copies of course materials described in your response to question #15.

These materials are proprietary and confidential. However, the training materials address the substance the CFPB deemed important with respect to CareCredit's training of providers in connection with participating in the CareCredit network.

Question 7: What is CareCredit's merchant discount rate?

The merchant discount rate for the CareCredit network (*i.e.*, the amount a merchant pays CareCredit in connection with its acceptance of a CareCredit card for payment) will vary based on a variety of factors, but it is generally higher than what a merchant would pay to accept other payment card brands (*e.g.*, Mastercard, Visa).

Schedule I

Idaho Falls Community Hospital
NewYork-Presbyterian/Columbia University Irving Medical Center
UAB Callahan Eye Hospital
Acclaim Physician Group
Advanced Diagnostics Healthcare System
AdventHealth*
Adventist Health
Allegiance Health Management
Alliant Management Services
Ardent**
Arise Austin Medical Center
Arkansas Heart Hospitals
Arkansas Valley Regional Medical Center
Artesia General Hospital
Ascension Health
Aspirus System
Astria Health
AtlantiCare*
Atrium Health
Augusta University Medical Center*
Aultman Health Foundation
Avala Hospital
Avera Health
Banner Health
Baptist Health (Jacksonville FL)
Baptist Health (Louisville KY)
Baptist Health South Florida
Baptist Memorial Health Care Corporation
Bassett Healthcare
BayCare Health System
Baylor Scott & White Health*
Baystate Health
Bear Valley Community Hospital
Bellevue Hospital
Berkshire Health System
Billings Clinic Health System
Blake Medical Center
Blanchard Valley Health System
Blessing Health System
Boone Hospital Center
Boys Town National Research Hospital
Broadlawns Medical Center
Caldwell Medical Center
Candler County Hospital
Candler Medical Group
Cape Fear Valley Health System

Carilion Clinic
Carroll County Memorial Hospital
Cass County Memorial Hospital
Central Louisiana Surgical Hospital
Central Maine Healthcare*
Charleston Area Medical Center Health System
Chase County Community Hospital
Cherokee Indian Hospital
Cheyenne County Hospital
Choctaw Memorial Hospital
CHRISTUS Health
City of Hope
Cleveland Clinic Health System*
Colquitt Regional Medical Center
Columbus Community Hospital
CommonSpirit Health
Community Health Center of Central Wyoming Inc
Community Health Systems
Cooper University Hospital
Coos County Family Health Services Inc
CoxHealth*
Crittenden Community Hospital
Crockett Medical Center
Dallas County Hospital
Dallas Medical Center
Dartmouth Health
Dartmouth-Hitchcock Health
Desert Sage Health Centers
Desert Winds Hospital
Dignity Health
Doctors Hospital at Renaissance Health
Doctors Memorial Hospital
Donley Memorial Clinic
Drumright Regional Hospital
Duke Health
East Alabama Medical Center Health System
Eastland Memorial Hospital
Edgerton Hospital and Health Services
Edgewood Surgical Hospital
Effingham Health System
Elbert Memorial Hospital
Ellenville Regional Hospital
Ellis Medicine
Emergency Hospital Systems
Emerson Hospital
Eminent Medical Center
Emory Healthcare*
Englewood Womens Health Pc

Envision Healthcare
Essentia Health*
Executive Imaging LLC
Fairfield Medical Center
First Baptist Medical Center
Flagler Health
Forest Health Medical Center System
Franklin County Medical Center
Fresno Health
Froedtert & the Medical College of Wisconsin
Genoa Community Hospital
Gerald Champion Regional Medical Center
Glenwood Regional Medical Center
Golden Plains Community Hospital
Goodlife Physical Medicine
Gov Juan F Luis Hospital & Medical Center
Grant Regional Health Center
Great Lakes Health System of Western New York
Great Plains Regional Medical Center
Great River Health System
Gundersen Lutheran Med Center
Hackensack Meridian Health
Hancock County Memorial Hospital
Hannibal Regional Hospital
Hawaii Health Systems Corp
HCA Healthcare
Eskenazi Health*
Health First*
Hendrick Health
Hendricks Regional Health
Hereford Regional Medical Center
Heritage Valley Health System
Hill Regional Hospital
Hillsboro Community Hospital
Hoag Health System
Holy Cross Hospital
Holy Name Medical Center
Horizon Health
Houston Physicians Hospital
HPI Community Hospital
Hudson Regional Hospital
Jackson Hospital
Jeff Davis Hospital
Jefferson Health
Johnson County Hospital
Johnson Memorial Hospital
Kaiser Permanente*
Kimball Health Services

Kings Daughters Health System
Knox Community Hospital
La Paz Regional Hospital
Lafayette General Surgical Hospital
Lake Health
Lauderdale Community Hospital
Lawrence Memorial Hospital
Lehigh Valley Health Network
Licking Memorial Health Systems
LifePoint Health
Main Line Center for Oral & Maxillofacial Surgery LTD
Main Line Health
Major Health Partners Medical Center
Manhattan Surgical Hospital
Maria Parham Medical Center
Marillac Community Health Centers
Marshall Browning Hospital
Marshall Health"
Mary Rutan Hospital
Mary Washington Healthcare*
Marys Center for Maternal and Child Care Inc
Mass General Brigham (FKA Partners HealthCare)
McBride Clinic Orthopedic Hospital LLC
McKenzie Memorial Hospital
Medical City Dallas
MedStar Health
Memorial Health System (Marietta OH)
Memorial Hermann Health System
Memorial Hospital of Union County
Mercy (MO)*
Mercyhealth
MercyOne
Methodist Health System
Mile Bluff Medical Center
Monroe Surgical Hospital
Montefiore Health System
Mosaic Life Care
New York Health Physicians
NewYork-Presbyterian Healthcare System
Nobilis Health Corp
North Caddo Medical Center
North Canyon Medical Center
North Country Family Health Center Inc
North Mississippi Health Services
Northeast Alabama Regional Medical Center Health System
NorthShore University Health System
Northwood Deaconess Health Center
Novant Health

Nutex Health
Oaklawn Hospital
Ochsner Health System*
Ohio Valley Surgical Hospital
OhioHealth
Olney Family Clinic
Olney Hamilton Hospital
OptumCare
Orlando Health
Osmond General Hospital
Ouachita County Medical Center
Ozarks Medical Center
Pembina County Memorial Hospital
Pender Community Hospital
Penn Highlands Healthcare
Phoebe
Piedmont Healthcare System
Pikeville Medical Center
Pipeline Health LLC
Plano Surgical Hospital
Prime Healthcare Services**
ProHealth Care
Providence Medical Center
Prymed Medical Care Inc
PSN Affiliates
Pulse Healthcare System
Regional Health
Regional One Health
Riverside Medical Clinic
Riverview Hospital
Rochester Regional Health System
Rome Memorial Hospital
Rural Health Group Inc
Rush Health System
Rush University System for Health
Saint Francis Health System
Samaritan Medical Center
Sanford Health
SCA Health
Schneider Regional Medical Center
Self Regional Healthcare
Shields Health Care Group
Signature Healthcare Brockton Hospital
South Big Horn County Hospital
Southern Coos Hospital and Health Center
Sovereign Health - Surgicare
Sparrow Health System
Spring plus Heights Hospital

Springhill Medical Center
SSM Health
St Charles Surgical Hospital
St Croix Regional Medical Center
St Lukes Hospital Health System
St Lukes University Health Network*
Stephens County Hospital
Stevens County Hospital
Steward Health Care System
Summa Health System
Summit Healthcare Regional Medical Center
Summit Medical Center
SUNY Health Sciences Centers
SurgCenter Development
Surgery Partners
Sutter Health
Tanner Health System
Taylor Health Care Group
Tenet Healthcare
Texas County Memorial Hospital
Texas Health Resources
The Hospital at Westlake Medical Center
The MetroHealth System
The Summit Surgical Hospital
The University of Kansas Health System
The University of Tennessee Medical Center
The Woodlands Specialty Hospital
Thibodaux Regional Health System
Tift Regional Health System
Titus Regional Medical Center
Total Womens Health of Baltimore
Tower Health
Townsen Memorial Hospital
Trace Regional Hospital
Tri Valley Health Center
Trinity Health
Truman Medical Centers
Tuolumne Me-Wuk Indian Health Center
UAB Callahan Eye Hospital
UAB Medicine
UAB Medicine
UMass Memorial Health Care
UNC Health
UNC Rex Healthcare
United Memorial Medical Center
Universal Health Services
University Health
University Hospitals Health System

University of California (UC) Health
University of Maryland Charles Regional Medical Center
University of Maryland Medical System
University of Miami Health System
University of Mississippi Healthcare
University of Missouri Health Care
University of Pittsburgh Medical Center
University of Tennessee Medical Center
University of Texas System
University of Wisconsin Health
UPMC Central Pennsylvania
Uvalde Memorial Hospital
Valley View Hospital
ValueHealth
Vanderbilt University Medical Center System
Virginia Mason Health System
Wagoner Community Hospital
Washington County Hospital
WellSpan Health
West Hawaii Community Health Center Inc
Westchester General Hospital
Western Maryland Regional Medical Center
Wray Community District Hospital
WVU Medicine
Wyandot Memorial Hospital
Wyckoff Heights Medical Center